

THIS DEED OF APPOINTMENT, made this 10th day of October, 1986, by Waterfield Mortgage Company, Inc., a corporation organized and existing under the laws of the State of Indiana.

WHEREAS, on May 10 1984, Sheldon Erwin Kishter and Gretchen E. Kishter, husband and wife, borrower(s), executed a Deed of Trust unto John D. Faulkner, Jr. and Clayton McCuistion, Trustee, covering property known as Lot 49, Section I, Plat 3, Croghan Square, the improvements thereon known as 404 Megan Court, Frederick, Maryland 21701; said Deed of Trust being recorded among the Land Records of Frederick County in Liber 1238, at Folio 944; and

WHEREAS, the Deed of Trust thus secured a Note in the amount of Sixty-Six Thousand Fifty and NO/100ths Dollars (\$66,050.00) unto Community Savings and Loan, Inc.; and

WHEREAS, said Deed of Trust and Note have been assigned Waterfield Mortgage Company, Inc.; and

WHEREAS, the Deed of trust, pursuant to paragraph 11, thereof, authorizes the holder of the indebtedness secured by the Deed of Trust, at its option, to remove a trustee or trustees and appoint a successor trustee or successor trustees.

NOW, THEREFORE, by virtue of the authority vested in Waterfield Mortgage Company, Inc. in said Deed of Trust, and holder of the Note, it does hereby appoint ALVIN E. FRIEDMAN and KENNETH J. MacFADYEN, Substitute Trustees, in the place and stead of John D. Faulkner, Jr. and Clayton McCuistion, with all the powers and authority as set forth and granted in